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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11 Chapter 12
	Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Leslie	
	First name	First name
Write the name that is on your government-issued	M	
picture identification (for	Middle name	Middle name
example, your driver's	Howard	
license or passport	Last name	Last name
Bring your picture		
identification to your	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
meeting with the trustee.		
2. All other names you		
have used in the last	First name	First name
8 years		-
Include your married or	Middle name	Middle name
maiden names.		
	Last name	Last name
	First serves	First varies
	First name	First name
	Middle name	Middle name
	Middle name	Middle name
	Last name	Last name
	Last Harrie	Last Harrie
3. Only the last 4 digits of your Social	XXX - XX- 4545	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer	9 xx - xx-	9 xx - xx-
Identification number (ITIN)		

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About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): About Debtor 2 (Spouse Only in a Joint Case): I nave not used any business names or EINs. Business name EIN I Debtor 2 lives at a different address: Number Street Cock County If your mailing address is different from the one above, fill it in here. Note that the court vill send any notices to you at this mailing address. Number Street Coty State Zip Code City S	Debtor 1 I	Leslie First Name	M Middle Name	Howard Last Name	Case number (if ki	nown)	
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business a names EIN EIN EIN EIN ### Debtor 2 lives at a different address: Chicago Illinois 60837 City State Zip Code County If Debtor 2's mailling address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street		not italio	······································	Edit Hamo			
and Employer Identification Numbers (EIN) you have used in the last 8 years Business name Include trade names and doing business as names EIN EIN			About Debtor 1:		About Debte	or 2 (Spouse Only i	n a Joint Case):
Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names EIN EIN	and E	d Employer Intification Inbers (EIN) you	✓ I have not used any business	s names or EINs.	I have no	ot used any business na	mes or EINs.
Include trade names and doing business as names EIN EIN EIN 5. Where you live 6.314 S. Troy Apt 411 Number Street Chicago Illinois 60637 City State Zip Code County If your mailling address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street City State Zip Code City State Tip Code Check one: Check o	Numb		Business name		Business na	ame	
EIN EIN EI			Business name		Business na	ıme	
5. Where you live 6314 S. Troy Apt 411 Number Street Chicago Illinois 60637 City State Zip Code Cook County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street City State Zip Code If Debtor 2 lives at a different address: Number Street Number Street City State Zip Code County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address. Number Street City State Zip Code 6. Why you are choosing this district to file for bankruptcy Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			EIN		EIN		
6314 S. Troy Apt 411 Number Street Chicago Illinois 60637 City State Zip Code Cook County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street City State Zip Code County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address. Number Street Number Street City State Zip Code Check one: Check one: Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			EIN		EIN		
Number Street Chicago Illinois 60637 City State Zip Code	5. Where	e you live			If Debtor 2 li	ves at a different addr	ress:
City State Zip Code Cook County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street City State Zip Code City State Zip Code City State Zip Code County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address. Number Street City State Zip Code City State Zip Code City State Zip Code City State Zip Code Check one:					Number	Street	
County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street City State Zip Code Check one: Check one: Check one: Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address. Number Street City State Zip Code Check one: Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.				-	Cit.	Chata	7in Code
If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street Number Street Street Street			-	Zip Code	City	State	Zip Code
City State Zip Code City State Zip Code City State Zip Code Check one: Check one: Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			If your mailing address is diff above, fill it in here. Note that	the court will send any	If Debtor 2's fill it in here.	. Note that the court wi	
6. Why you are choosing this district to file for bankruptcy Check one: Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			Number Street		Number	Street	
6. Why you are choosing this district to file for bankruptcy Check one: Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			City, Chata	7in Code	City	Chata	Zin Codo
choosing this district to file for bankruptcy Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			City State	Zip Code	Oity	State	Zip Gode
lived in this district longer than in any other district.							
I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	to file	for bankruptcy	lived in this district longer tha	in in any other district.	lived in th	nis district longer than in	any other district.
			I have another reason. Explai	n. (See 28 U.S.C. §§ 1408.)	I have an	other reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Leslie	M	Howard		Case number (if knd	own)	
First Name	Middle Name	Last Name				
Part 2: Tell the Court A	About Your Bankruptcy (Case				
7. The chapter of the Bankruptcy Code you are choosing to file under	ou Bankruptcy (Form B20	description of each, see Λ 10)). Also, go to the top of p				ndividuals Filing for
8. How you will pay the fee	more details abou cashier's check, o may pay with a cre I need to pay the Individuals to Pay I request that my judge may, but is the official poverty you choose this o	t how you may pay. Typing the money order If your attend to and or check with a second to a second	cally, if you ttorney is pre-printe ou choose filments (C) y request our fee, an r family si	ou are paying the submitting you ed address. ethis option, sign official Form 103 this option only ad may do so only are and you are to submit the submit of	e fee yourself, r payment on y and attach to A). If you are filingly if your incorunable to pay to	your behalf, your attorney the Application for ng for Chapter 7. By law, a
9. Have you filed for bankruptcy within the last 8 years?		them District of Illinois	When When When	11/17/2015 MM / DD / YYYY MM / DD / YYYY	Case number _ Case number _ Case number _	15-39149
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a busines partner, or by an affiliate?	Yes. Debtor District		When When	MM / DD / YYYY	Relationship to Case number, i Relationship to Case number, i	if known
11. Do you rent your residence?	✓ No. Got	llord obtained an eviction just o line 12. But <i>Initial Statement About a</i> bankruptcy petition.				

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М Debtor 1 Leslie Howard Case number (if known) Middle Name Last Name First Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1 First Name
 Leslie
 M
 Howard
 Case number (if known)

 Last Name
 Last Name

Pa	rt 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling			
		About Debtor 1:		Ab	out Debtor 2 (Sp	oouse Only in a Joint Case):
15.	Tell the court	You must check one:		Yo	ou must check one:	
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.		counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, and I received a mpletion.
	The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			the certificate and the payment plan, eveloped with the agency.
fill You ch for you ar If co ca w pa cr co	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit acy within the 180 days before I ptcy petition, but I do not have a appletion.		counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.
	check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment			ter you file this bankruptcy petition, copy of the certificate and payment
	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I et, and exigent circumstances emporary waiver of the		from an approve obtain those se made my reques	ked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the
	creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this		requirement, atta efforts you made unable to obtain i	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.		receive a briefing must file a certific with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along a payment plan you developed, if any. so, your case may be dismissed.
			he 30-day deadline is granted only mited to a maximum of 15 days.		•	the 30-day deadline is granted only mited to a maximum of 15 days.
		I am not required counseling beca	d to receive a briefing about credit use of:		I am not require counseling beca	d to receive a briefing about credit ause of:
		☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.
		about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.		about credit cour	are not required to receive a briefing nseling, you must file a motion for ounseling with the court.

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Debtor 1 Leslie First Name	M Middle Name	Howard Last Name	Case number (if known)			
	estions for Reporting Purp					
16. What kind of debts do you have?	16a. Are your debts prim "incurred by an indiv No. Go to line 16 Yes. Go to line 17 16b. Are your debts prim money for a business No. Go to line 16 Yes. Go to line 17	arily consumer debidual primarily for a pb. 7. arily business debts or investment or thc. c.	ts? Consumer debts are definersonal, family, or household are debts are debt	that you incurred to obtain usiness or investment.		
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid No.	apter 7. Do you estima		rty is excluded and administrative creditors?		
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5,001	-5,000 -10,000 1-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000		
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,0 \$50,0	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20. How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$10,0 \$50,0	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
Part 7: Sign Below				:.f		
For you	have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. I no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. Understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
	/s/ Leslie Howard		×			
	Signature of Debtor 1		Signature of Deb	otor 2		
	Executed on 7/20/2	2017 1 / DD / YYYY	Executed on	MM / DD / YYYY		

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Debtor 1 Leslie	М	Howard	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 1	2, or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the	information in the sched	lules filed with the petition is incorrect.
attorney, you do not				·
need to file this page.	/s/ Mary E.R. Walte	rs	Date _	7/20/2017
	Signature of Attorney			IM / DD / YYYY
	Mary E.R. Walters			
	Printed name			
	Semrad Law Firm			
	Firm name			
	1444 N. Farnsworth A	Avenue		
	Street			
	Suite 300			
	Aurora		Illinois	60505
	City		State	Zip Code
	Contact phone	3124477861	Email address	mwalters@semradlaw.com
	6315822		Illinois	<u> </u>
	Bar number		State	

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Fill in this information to identify your case:								
Debtor 1	Leslie	М	Howard					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)					
Case number (If known)			(Otato)					

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,290.00
1c. Copy line 63, Total of all property on Schedule A/B	\$2,290.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$68,484.69
Your total liabilities	\$68,484.69
Part 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$2,254.19

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Howard Debtor 1 Leslie M _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$994.28 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$1,903.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$1,903.00

9g. Total. Add lines 9a through 9f.

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					r ago 10 or 1			
Fill in this	information	to identify your c	ase:					
Debtor 1	Leslie		M		Howard			
Debtor 2	First	Name	Middle N	lame	Last Name			
(Spouse, if fi	ling) First	Name	Middle N	lame	Last Name			
United Sta	ates Bankrup	otcy Court for the:	Northern		District of Illinois (State)			
Case num (If known)	nber							_
Officia	al Form	106A/B						Check if this is an amended filing
Sche	dule A	/B: Prope	rty					12/1
category responsib write your Part 1:	where you to le for supply name and Describe	hink it fits best. I ying correct infor case number (if k Each Residenc	Be as complete a mation. If more s mown). Answer e ee, Building, Lai	nd acc pace i very qu nd, or	Other Real Estate You Own or Ha	le are his for ave a	filing together, both a m. On the top of any a n Interest In	are equally
1. Do you	No. Go to		quitable interest i	n any	residence, building, land, or similar pro	operty	?	
	Yes. Where	is the property?						
1.1	Street addr	ess, if available, or	other description		t is the property? Check all that apply. Single-family home Suplex or multi-unit building		the amount of any secu	claims or exemptions. Put tred claims on <i>Schedule D:</i> hims Secured by Property.
				ш	Condominium or cooperative		Current value of the	Current value of the
					Manufactured or mobile home		entire property?	portion you own?
	Number	Street			and		Describe the nature o	f vour ownership
		City State		Investment property Timeshare Other			interest (such as fee s	simple, tenancy by
	City		Zip Code				the entireties, or a life estate), if known.	
				Who one.	has an interest in the property? Check	į.	Check if this is co (see instructions)	ommunity property
					Pebtor 1 only		_	
					Debtor 2 only			
					Debtor 1 and Debtor 2 only It least one of the debtors and another			
					r information you wish to add about th erty identification number <u>:</u>	iis iten	n, such as local	
If you	own or hav	e more than one, li	st here:					
					t is the property? Check all that apply.			claims or exemptions. Put ired claims on <i>Schedule D:</i>
1.2	Street addr	ess, if available, or	other description	=	ingle-family home Ouplex or multi-unit building			aims Secured by Property.
				ш	Condominium or cooperative		Current value of the	Current value of the
					Manufactured or mobile home		entire property?	portion you own?
	Number	Street	_		nvestment property		Describe the nature o	
	City	Ctata	Zin Codo		imeshare Other		interest (such as fee s the entireties, or a life	
	City	State	Zip Code	Who one.	has an interest in the property? Check	i	Check if this is co (see instructions)	ommunity property
					Debtor 2 only			
					Debtor 1 and Debtor 2 only			
					t least one of the debtors and another			
					r information you wish to add about th erty identification number:	is iten	n, such as local	

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Debtor 1	Leslie	M	Howard	Case number	(if known)	
	First Name	Middle Name	Last Name			
	et address, if available, or other		What is the property? Check all that app Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land		the amount of any secu Creditors Who Have Cla. Current value of the entire property?	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
City		Zip Code	Investment property Timeshare Other	i	Describe the nature of interest (such as fee s the entireties, or a life	imple, tenancy by
		[[[Who has an interest in the property? (Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth	ı	Check if this is co (see instructions)	mmunity property
			Other information you wish to add abo	ut this item, s	uch as local	
you ha	the dollar value of the portive attached for Part 1. Write	-	all of your entries from Part 1, includinere. ▶	ng any entries	for pages	,
you own tl	nat someone else drives. If you ns, trucks, tractors, sport utility	lease a vehicle,	t in any vehicles, whether they are reg also report it on Schedule G: Executory C cycles		•	
3.1	Model: Year:		Who has an interest in the proper one. Debtor 1 only		the amount of any secu	claims or exemptions. Put ured claims on Schedule D: sims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a Check if this is community proinstructions)	nother	Current value of the entire property?	Current value of the portion you own?
3.2	Make Model: Year:		Who has an interest in the proper one. Debtor 1 only	-	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> nims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a	nother	Current value of the entire property?	Current value of the portion you own?
			instructions)	pointy (355		

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ו וטוטו	Leslie	M	Howard	Case numbe	ei (irknown)	
	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the pro	perty? Check	Do not deduct secured	•
	Model:		one.		the amount of any secu	
	Year:		Debtor 1 only		Creditors Who Have Cla	ums Secured by Propert
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors ar	nd another		
			Check if this is community	property (see		
			instructions)	property (cor		
3.4	Make		Who has an interest in the pro	perty? Check	Do not deduct secured	claims or exemptions. F
	Model:		one.		the amount of any secu	
	Year:		Debtor 1 only		Creditors Who Have Cla	nims Secured by Propert
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors ar	nd another		
			Check if this is community	property (see		
			instructions) ner recreational vehicles, other venit, fishing vessels, snowmobiles, mother than the state of			
Exa	mples: Boats, trailers, motor No Yes		er recreational vehicles, other ve	torcycle accessori		· ·
Example 1	mples: Boats, trailers, motor No Yes Make		ter recreational vehicles, other veing the fishing vessels, snowmobiles, mot with the prosection of th	torcycle accessori	Do not deduct secured	red claims on <i>Schedule</i>
Example 1	mples: Boats, trailers, motor No Yes Make Model:		who has an interest in the pro	torcycle accessori	Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Propert
Example 1	mples: Boats, trailers, motor No Yes Make Model: Year:		who has an interest in the proone. Debtor 1 only	torcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on <i>Schedule</i>
Example Example 1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the proone. Debtor 1 only Debtor 2 only	torcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Propert Current value of the
Example Example 1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the proone. Debtor 1 only Debtor 2 only At least one of the debtors ar	torcycle accessorion to the control of the control	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Propert Current value of the
Example Example 1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 2 only	torcycle accessorion to the control of the control	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Propert Current value of the
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the proone. Debtor 1 only Debtor 2 only At least one of the debtors ar Check if this is community	perty? Check and another property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the portion you own?
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)	perty? Check and another property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured the amount of any secured.	claims on Schedule ims Secured by Propertion you own?
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions) Who has an interest in the pro	perty? Check and another property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions) Who has an interest in the proone.	perty? Check and another property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured the amount of any secured.	claims on Schedule ims Secured by Propertion you own?
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		who has an interest in the proone. Debtor 1 only Debtor 2 only At least one of the debtors ar instructions) Who has an interest in the proone. Debtor 2 only Debtor 1 and Debtor 2 only The community instructions)	perty? Check and another property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule ims Secured by Propert
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the proone. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions) Who has an interest in the proone. Debtor 1 only	perty? Check and another property (see perty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims on Schedule wires Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule wires Secured by Propert Current value of the
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the proone. Debtor 1 only Debtor 2 only At least one of the debtors ar Check if this is community instructions) Who has an interest in the proone. Debtor 1 and Debtor 2 only Debtor 2 only at least one of the debtors ar Debtor 1 only instructions) Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only	perty? Check and another property (see perty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims on Schedule wires Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule wires Secured by Propert Current value of the

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Debtor 1 Leslie Howard Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$600.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used Electronics; tablet; cellphone \$450.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothes** \$600.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Used Jewelry \$200.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1850.00 for Part 3. Write that number here

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Howard Debtor 1 Leslie Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Woodforest Bank \$290.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Leslie	M	Howard	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instrume		ers' checks, promissory note	s, and money orders.	
21.	Retirement or pen Examples: Interests		(b), thrift savings accounts,	or other pension or profit-sharing plans	_
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:	401k through previous	employer	\$150.00
	separately.	Pension plan:			
		IRA:	-		
		Retirement account:			_
		Keogh:	-		_
		Additional account:			_
		Additional account:			_
22.		used deposits you have made so the nts with landlords, prepaid rent, purs			
		Gas:	-		
		Heating oil:			_
		Security deposit on rental unit	<u> </u>		_
		Prepaid rent:			_
		Telephone:			
		Water:			_
		Rented furniture:			
		Other:			
23.	Annuities (A contra	act for a periodic payment of money	to you, either for life or for a	a number of years)	
	✓ No Yes	Issuer name and description:			
					_
		-			

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Debto	or 1 Leslie First Name	M Middle Name	Howard Last Name	Case number (if known)	
24.			a qualified ABLE program, or under a	qualified state tuition program	
24.		b)(1), 529A(b), and 529(b)(1).	a qualified ABLE program, or under a	i quanneu state tuition program.	
	✓ No Insti	tution name and description. Se	eparately file the records of any interests.1	I1 U.S.C. § 521(c):	
	Yes		parately ine the receive of any interester.		
25.	Trusts, equitable	or future interests in property	(other than anything listed in line 1),	, and rights or powers	
	exercisable for yo	ur benefit			
	✓ No Yes. Describe				
26.	Patents, copyrigh	 ts, trademarks, trade secrets	, and other intellectual property		
	Examples: Internet	domain names, websites, proce	eeds from royalties and licensing agreeme	ents	
	No No Describe				
	Yes. Describe	•			
27.	Licenses franchis	es, and other general intangi	ibles		
			perative association holdings, liquor licer	nses, professional licenses	
	No				
	Yes. Describe				
Mon	ney or property o	wed to you?			Current value of the
Mon	ney or property o	wed to you?			Current value of the portion you own? Do not deduct secured
					portion you own?
	Tax refunds owed t				portion you own? Do not deduct secured
	Tax refunds owed t ✓ No ☐ Yes. Give specif	ic information		Federal:	portion you own? Do not deduct secured
	Tax refunds owed t ✓ No — Yes. Give specif about ther	o you		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed t ✓ No — Yes. Give specification about ther you alread	ic information n, including whether			portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owed t No Yes. Give specification about ther you alread and the ta Family support	ic information m, including whether y filed the returns x years		State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specification about there you alread and the tate Family support Examples: Past due	ic information m, including whether y filed the returns x years	support, child support, maintenance, div	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specification about their you alread and the tate Family support Examples: Past due	ic information m, including whether y filed the returns x years	support, child support, maintenance, div	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specification about their you alread and the tate Family support Examples: Past due	ic information m, including whether y filed the returns x years	support, child support, maintenance, div	State: Local: rorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specification about their you alread and the tate Family support Examples: Past due	ic information m, including whether y filed the returns x years	support, child support, maintenance, div	State: Local: rorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specification about their you alread and the tate Family support Examples: Past due	ic information m, including whether y filed the returns x years	support, child support, maintenance, div	State: Local: rorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specification about their you alread and the tate Family support Examples: Past due	ic information m, including whether y filed the returns x years	support, child support, maintenance, div	State: Local: rorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed t ✓ No Yes. Give specification about their you alread and the tate Family support Examples: Past due ✓ No Yes. Give specification	ic information m, including whether y filed the returns x years or lump sum alimony, spousal sic information	support, child support, maintenance, div	State: Local: rorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
29.	Tax refunds owed t ✓ No Yes. Give specification about their you alread and the tate to the second	ic information m, including whether y filed the returns x years or lump sum alimony, spousal sic information	ents, disability benefits, sick pay, vacatio	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed t ✓ No Yes. Give specification about their you alread and the tate to the second	ic information m, including whether y filed the returns x years or lump sum alimony, spousal ic ic information	ents, disability benefits, sick pay, vacatio	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed t ✓ No Yes. Give specification about their you alread and the tate to the specification with t	ic information m, including whether y filed the returns x years or lump sum alimony, spousal ic ic information	ents, disability benefits, sick pay, vacatio	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Leslie	M	Howard	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance p Examples: Health, disabili		n savings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the insura of each policy and list	ance company	Company name:	Beneficiary:	Surrender or refund value:
32.	property because someon	of a living trust, expect pro		/, or are currently entitled to receive	
	Yes. Describe				
33.			u have filed a lawsuit or made ince claims, or rights to sue	a demand for payment	
	No Yes. Describe				
34.	Other contingent and u	nliquidated claims of e	very nature, including counterc	laims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets you	u did not already list			
	No Yes. Describe				
36.		-	Part 4, including any entries fo		\$440.00
Part	5: Describe Any Bus	siness-Related Prop	erty You Own or Have an Ir	terest In. List any real estate in Part	1.
37.	Do you own or have any	legal or equitable inte	rest in any business-related pro	operty?	
	No. Go to Part 6. Yes. Go to line 38.			р С	Current value of the cortion you own? On not deduct secured claims or exemptions
38.	Accounts receivable or	commissions you alrea	dy earned		
	Yes. Describe				
39.	Office equipment, furnis Examples: Business-relate		nodems, printers, copiers, fax ma	chines, rugs, telephones, desks, chairs, elect	ronic devices
	No Yes. Describe				

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Deb	tor 1 Leslie	M	Howard	Case number (if known)	
40	First Name	Middle Name	Last Name	ur trada	
40.		equipment, supplies you use	in business, and tools of yo	ur trade	
	✓ No				
	Yes. Describe				
41	Inventory				
	_				
	✓ No				
	Yes. Describe				
42.	Interests in partnersh	nips or joint ventures			
	✓ No				
		Na	me of entity:	% of ownership:	
	Yes. Give specific information about				
	them				-
				·	
43. (Customer lists, mailing	lists, or other compilations	3		
	✓ No				
		include personally identifiable i	nformation (as defined in 11 I	ISC 8 101(41A))2	
	Too. Do your lists i	inolade personally identifiable i	momation (as defined in 11 e	g 101(+179):	
	No				
	Yes. Desc	cribe			
44.	Any business-related	property you did not alread	y list		
	✓ No				
	Yes. Give specific				
	information				
					<u> </u>
					<u> </u>
					<u> </u>
45. A	dd the dollar value of a	all of your entries from Part	5, including any entries for	pages you have attached	
for Pa	art 5. Write that number	er here			
	Describe Δny F	arm- and Commercial F	ishing-Related Property	You Own or Have an Interest In.	
Part	If you own or have ar	n interest in farmland, list it in Pa	urt 1.	Tod Own or Flavo an intersect in	
46.	Do you own or have a	any legal or equitable intere	st in any farm- or commerci	al fishing-related property?	
.0.	_	, .Jan or oquitable liftere	or any larm or commerci	a	Current value of the
	No. Go to Part 7.				portion you own?
	Yes. Go to line 47				Do not deduct secured claims
17	Farm animals				or exemptions
47.	Farm animals Examples: Livestock, p	oultry, farm-raised fish			
		-			
	No No Poporibo				
	Yes. Describe				

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Deb	tor 1 Leslie First Name	M Middle Name	Howard Last Name	Case number (if known)	
40			Last Name		
48.	Crops-either growing of	or harvested			
	✓ No				
	Yes. Describe				
40	Form and fishing again		w and tools of two d	_	
49.	rarm and lishing equip	ment, implements, machinery, f	xtures, and tools of trad	e	
	✓ No				
	Yes. Describe				
50.	Farm and fishing suppl	ies, chemicals, and feed			
00.		ies, one mours, and reed			
	✓ No				
	Yes. Describe				
51.	Any farm- and commer	cial fishing-related property you	did not already list		
	No No				
	≚				
	Yes. Describe				
EO A	dd the deller velve of el	Lef very entries from Dort 6 incl	dina on, ontrios for no	rea very have attached	
		l of your entries from Part 6, incl			
>				l	
Part	7: Describe All Pro	perty You Own or Have an Ir	terest in That You Di	d Not List Above	
53.		erty of any kind you did not alre	ady list?		
	Examples: Season tickets	s, country club membership			
	✓ No				1
	Yes. Give specific				
	information				
54. A	dd the dollar value of al	l of your entries from Part 7. Wri	te that number here		>
Part	8: List the Totals of	Each Part of this Form			
55	Part 1: Total real estate	, line 2		•	
00.	i un il rotal roul ootato	,			
56.	part 2 total vehicles, line	e 5		<u></u>	
57. F	Part 3: Total personal an	d household items, line 15	¢1950 00		
E0 F	Namt 4. Tatal financial co	ooto line 26	\$1850.00	<u>—</u>	
58.	Part 4: Total financial as	sets, line 36	\$440.00	<u></u>	
59.	Part 5: Total business-re	elated property, line 45			
60.	Part 6: Total farm- and f	ishing-related property, line 52	-	<u> </u>	
	Part 7: Total other prope				
62.	Total personal property.	Add lines 56 through 61	\$2290.00		+ \$2290.00
				Copy personal property total	
					\$2290.00
63.1	otal of all property on S	chedule A/B. Add line 55 + line 62			
1					<u>i</u>

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Leslie	М	Howard	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number				
(If known)				

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Clain	n as Exempt							
1.	Which set of exemptions are you claimi	ng? Check one only, ev	ren if your spouse is filing with you.						
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)								
	You are claiming federal exemption	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)							
2.	For any property you list on Schedule A.	/R that you claim as e	vemnt fill in the information below						
	to any property you not on conceute at	2 mat you orann ao o	Admpt, iii iii tilo iiiidiiidii boloiii						
	Brief description of the property and	Current value of	Amount of the exemption you claim	Specific laws that allow exemption					
	line on Schedule A/B that lists this property	the portion you own	Check only one box for each exemption.						
		Copy the value from Schedule A/B							
	Brief			735 ILCS 5/12-1001(a)					
	description:	\$600.00	\$600.00						
	Used Clothes		100% of fair market value, up to any	_					
	Line from Schedule A/B: 11		applicable statutory limit						
	Brief			735 ILCS 5/12-1001(b)					
	description:	\$600.00	\$600.00						
	Used Furniture		100% of fair market value, up to any	_					
	Line from Schedule A/B: 06		applicable statutory limit						
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?						

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Debtor 1 Leslie М Howard Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$450.00 description: **✓** \$450.00 Used Electronics; tablet; 100% of fair market value, up to any cellphone applicable statutory limit Line from Schedule A/B: 07 735 ILCS 5/12-1001(b) Brief \$200.00 description: **✓** \$200.00 **Used Jewelry** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 735 ILCS 5/12-1001(b) Brief \$290.00 description: **✓** \$290.00 Checking account, 100% of fair market value, up to any Woodforest Bank applicable statutory limit Line from Schedule A/B: Brief 735 ILCS 5/12-1006 \$150.00 description: \$150.00 401(k) or similar plan, 401k through previous 100% of fair market value, up to any applicable statutory limit employer

Line from Schedule A/B:

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Fill in this infor	mation to identify your o	ase:				
Debtor 1	Leslie	М	Howard			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)						
Official	Form 106D			•	[Check if this is an amended filing
Schedu	le D: Credit	ors Who Hav	e Claims Secure	ed by Prop	erty	12/15
more space is	-		are filing together, both are equal ber the entries, and attach it to t	•		
1. Do any o	creditors have claims	secured by your propert	y?			
✓ No. 0	Check this box and sub	mit this form to the court w	ith your other schedules. You hav	e nothing else to repo	ort on this form.	
Yes.	Fill in all of the information	on below.				
Part 1: List	All Secured Claims					
			ed claim, list the creditor separately ist the other creditors in Part 2. As	Column A Amount of claim	Column B Value of	Column C Unsecured

Do not deduct the

value of collateral.

collateral

this claim

that supports

portion

If any

much as possible, list the claims in alphabetical order according to the creditor's name.

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Debtor 1	Leslie	M	Howard
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number			
(If known)			

Check if this is an amended filing

claim

amount

amount

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Dort 1	I ict A	II of V	OUR D	DIOD	ITV I Ir	secured	Claime
Part 1	LIST A	MI OT Y	our F	KIUK	IIY UF	isecurea	Ciaims

Do any creditors have priority unsecured claims against you?

		Total	Priority	Nonpriority
2.	List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor seplisted, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two procontinuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)	both priority	and nonpriori	ty amounts.
•	Yes.		de delse Ess	and alaka
	▼ No. Go to Part 2.			

Official Form 106E/F

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Debtor 1 Leslie М Howard Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 **AFNI** \$1,083.88 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1310 Martin Luther King Dr Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 61701 Illinois Bloomington City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Collecting For - sprint Is the claim subject to offset? Yes AFNI, INC. 4.2 \$2,749.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11/2016 PO Box 3517 Street Number As of the date you file, the claim is: Check all that apply. Contingent Bloomington Illinois 61702 Unliquidated State City Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: AT T **✓** No Other. Specify MOBILITY American Musical Supply \$400.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 130 Lake Ave N Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 56288 Minnesota City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ debt Is the claim subject to offset? **✓** No Yes

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Debtor 1 Leslie М Howard Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 Americash - Bankruptcy \$600.00 Last 4 digits of account number Nonpriority Creditor's Name Mkt Square Shop Ctr 180 S Bolingbrook Dr When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60440 Bolingbrook Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ payday loan Is the claim subject to offset? **✓** No Yes ARMOR SYSTEMS CO \$1,160.00 3391 Last 4 digits of account number ___ Nonpriority Creditor's Name When was the debt incurred? 1/2017 1700 KIEFER DR STE 1 Number Street As of the date you file, the claim is: Check all that apply. Contingent ZION 60099 Illinois Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: PRAIRIE **✓** No STATE COLLEGE Other, Specify Yes ATG CREDIT 4.6 \$486.00 Last 4 digits of account number 6949 Nonpriority Creditor's Name 1700 W CORTLAND ST STE 2 When was the debt incurred? 3/2016 Number As of the date you file, the claim is: Check all that apply. Contingent 60622 CHICAGO Illinois Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

✓ No

Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

V

Other. Specify

001 Collection; Collecting for

ORIGINAL CREDITOR: SOUTH

SUBURBAN COLLEGE

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Debtor 1 Leslie M Howard Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 Aurora Radiology Consultants \$42.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Po Box 5922 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60197 Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ medical Is the claim subject to offset? **✓** No Yes Car Outlet 4.8 \$16,000.00 Last 4 digits of account number _ Nonpriority Creditor's Name 5110 W Cermak When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Cicero Illinois 60804 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes City of Chicago - Parking and red Light Tickets \$2,060.00 Last 4 digits of account number Nonpriority Creditor's Name Department of Revenue - PO Box 88292 When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60680 Chicago Illinois Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims

✓ No Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

debts

Other. Specify _

Debts to pension or profit-sharing plans, and other similar

tickets

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Debtor 1 Leslie М Howard Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Comcast \$700.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11621 E. Marginal Way # 5 Number As of the date you file, the claim is: Check all that apply. Bankruptcy Dept Contingent Unliquidated 98168 Washington City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify __ debt Is the claim subject to offset? **✓** No Yes 4.11 ComEd \$400.00 Last 4 digits of account number _ Nonpriority Creditor's Name n/a 3 Lincoln Center When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated Oakbrook Terrace Illinois 60181 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes **DELTA MANAGEMENT ASSOC** 4.12 \$953.60 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Po Box 9191 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chelsea 02150 Massachusetts City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify <u>Collecting For - rasmussen</u> Is the claim subject to offset? **✓** No

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Debtor 1 Leslie M Howard Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** DEPT OF ED/NAVIENT 4.13 \$1,903.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5/2009 PO BOX 9635 As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE Pennsylvania 18773 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? Yes 4.14 Diversified Consultants, Inc. \$387.59 Last 4 digits of account number Nonpriority Creditor's Name PO Box 551268 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 32255 Florida Jacksonville City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Collecting For - At&T Is the claim subject to offset? **✓** No Yes Diversified Consultants, Inc. 4.15 \$1,093.38 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 551268 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 32255 Jacksonville Florida Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Collecting For - sprint Is the claim subject to offset? **✓** No

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Debtor 1 Leslie M Howard Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 Edward Health Ventures \$162.75 Last 4 digits of account number Nonpriority Creditor's Name 26185 Network Place When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60673 Chicago Illinois Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify _ medical Is the claim subject to offset? **✓** No Yes ENHANCED RECOVERY CO L \$1,135.00 Last 4 digits of account number __ 9663 Nonpriority Creditor's Name When was the debt incurred? 11/2016 8014 BAYBERRY RD Number As of the date you file, the claim is: Check all that apply. Contingent JACKSONVILLE 32256 Florida Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? ORIGINAL CREDITOR: AT T **✓** No Yes FIFTH THIRD BANK 4.18 \$144.77 Last 4 digits of account number Nonpriority Creditor's Name FIFTH THÍRD CENTER When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated CINCINNATI 45263 Ohio Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt NSF fees Other. Specify Is the claim subject to offset? **✓** No

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Debtor 1 Leslie M Howard Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 FIRST PREMIER BANK \$715.00 Last 4 digits of account number Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 When was the debt incurred? 8/2016 Street As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent Saint Cloud Minnesota 56302 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes 4.20 Guaranty Bank \$496.00 Last 4 digits of account number Nonpriority Creditor's Name 4000 W Brown Deer Rd When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 53209 Wisconsin Milwaukee City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ NSf Fees Is the claim subject to offset? **✓** No Yes Illinois Tollway 4.21 \$900.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 2700 Ogden Ave Number As of the date you file, the claim is: Check all that apply. Legal Dept Contingent Unliquidated 60515 Downers Grove Illinois Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify __ tolls Is the claim subject to offset? **✓** No

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Debtor 1 Leslie M Howard Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 Kishhealth Physician Group \$1,724.40 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 3395 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60522 Hinsdale Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ mnedical Is the claim subject to offset? **✓** No Yes 4.23 Kishwaukee College \$200.00 Last 4 digits of account number _ Nonpriority Creditor's Name 21193 Malta Rd When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Malta Illinois 60150 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.24 Kishwaukee Hospital \$2,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1 Kish Hospital Dr n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60115 Dekalb Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify __ medical Is the claim subject to offset? **✓** No

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Debtor 1 Leslie M Howard Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 Maple Leaf Apartments \$2,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 729 Red Oak Lane As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60484 University Park Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ eviction Is the claim subject to offset? **✓** No Yes 4.26 MCCARTHY BURGESS & WOL \$266.00 0000 Last 4 digits of account number ___ Nonpriority Creditor's Name 5/2017 26000 Cannon Rd When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 44146 Bedford Ohio Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: NICOR **✓** No **GAS COMPANY** Other, Specify Yes National Bank & Trust of Sycamore 4.27 \$467.10 Last 4 digits of account number Nonpriority Creditor's Name 230 W State Street When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60178 Sycamore Illinois Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt NSf Fees Other. Specify Is the claim subject to offset? **✓** No

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Debtor 1 Leslie M Howard Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.28 NAVIENT SOLUTIONS INC \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5/2009 PO Box 9635 Number Street As of the date you file, the claim is: Check all that apply. Contingent <u>Penn</u>sylvania Wilkes Barre 18773 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.29 ONEUNITED BK \$0.00 Last 4 digits of account number 8000 Nonpriority Creditor's Name When was the debt incurred? 5/2016 3683 Crenshaw Blvd Number Street As of the date you file, the claim is: Check all that apply. Contingent California 90016 Los Angeles Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes PELICAN AUTO FINANCE L 4.30 \$14,000.00 Last 4 digits of account number Nonpriority Creditor's Name 9444 FARNHAM ST STE 200 When was the debt incurred? 7/2016 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated SAN DIEGO California 92123 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ 059 Automobile Is the claim subject to offset? **✓** No

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Debtor 1 Leslie M Howard Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.31 Peoples Gas \$100.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2968 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 53201 Milwaukee Wisconsin City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ debt Is the claim subject to offset? **✓** No Yes PHOENIX FINANCIAL SERV \$435.00 4.32 8135 Last 4 digits of account number ___ Nonpriority Creditor's Name 5/2017 8902 OTIS AVE STE 103A When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent **INDIANAPOLIS** 46216 Indiana Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: MEDICAL **✓** No PAYMENT DATA Other, Specify Yes TCF 4.33 \$220.22 Last 4 digits of account number Nonpriority Creditor's Name 1405 XENIUM LN N STE 180 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Minnesota 55441 Minneapolis Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt NSF fees Other. Specify __ Is the claim subject to offset? **✓** No

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Debtor 1 Leslie M Howard _ Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.34 **TMobile** \$500.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 742596 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 45274 Cincinnati Ohio City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ cellphone Is the claim subject to offset? **✓** No Yes 4.35 Ultimo Precio \$13,000.00 Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? 2622 N Cicero Ave n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60639 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Repossession Is the claim subject to offset? **✓** No

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Debto	r 1 Leslie First Name	N.	1 Iiddle Name	Howard Last Name	Case number (if known)	
Part 3: List Others to Be Notified About a Debt That You Already Listed						
C	Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.					
_	Arnold Scott Harris Name			On which entry in Part 1 or Part 2 did you list the original creditor?		
_	111 W. Jackson # 600 Number Street				(Check pe): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
_	ChicagoIllinois60604CityStateZip Code		Last 4 digits of accou	unt number		

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Debtor 1 Leslie M Howard Case number (if known)

First Nar	ne Middle Name Last Name						
Part 4: Add th	e Amounts for Each Type of Unsecured Claim						
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.			s only.	28 U.S.C. §1	59.	
			Total claims				
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00				
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00				
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00				
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00				
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00				
			Total claims				
Total claims from Part 2	6f. Student loans	6f.	\$1,903.00				
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00				
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00				
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$66,581.69				
	C: Tatal Add lines (fabranab C)	c:	\$68,484.69				

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Fill in this information to identify your case:									
Debtor 1	Leslie	М	Howard						
	First Name	Middle Name	Last Name						
Debtor 2									
(Spouse, if filing)	First Name	Middle Name	Last Name						
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	_					
Case number	-								

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

ı	Person or comp	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1	A, Cindy Name			Residential Lease, Debtor is Lessee, Year Lease
	6314 S. Troy, A	•		
	Number	Street		
	Chicago	Illinois	60637	
	City	State	Zip Code	

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Leslie	М	Howard	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	
(If known)				
				Check if this is an
				amended filing
Official	Form 106H			
0 - 111	- II V O	1 - 1 - 4		
Schedul	e H: Your Cod	lebtors		12/15
	er every question. ave any codebtors? (If yo	ou are filing a joint case, do	not list either spouse as a	codebtor.)
			pperty state or territory? ashington, and Wisconsin.	Community property states and territories include Arizona, California,
✓ No.	Go to line 3.			
Yes.	Did your spouse, forme	r spouse, or legal equiva	alent live with you at the tir	ne?
	No			
	Yes. In which communit	y state or territory did you	u live?	Fill in the name and current address of that person.
	Name of your spouse, f	ormer spouse, or legal equ	ivalent	
	Number Street			
	City	State	Zip Cod	e

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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E311 1 1 1 1 1 1 1	Comment of the call								
Fill in this in	formation to identify	your case:							
Debtor 1	Leslie	M	Howai	-		_			
Debtor 2	First Name	Middle Name	Last N	ıame		Che	eck if this is:		
(Spouse, if filing	First Name	Middle Name	Last N	lame		- ₋	An amended filing		
United States the:	Bankruptcy Court for	Northern	_ District of III	inois State)			A supplement showing expenses as of the folk		
Case number	-					_ .	MM / DD / YYYY		
,	Form 106I						WIWI / DD / TTTT		
	le I: Your In	come							12/15
		possible. If two marrie							
spouse. If m number (if k		•							
_	ur employment		Debtor 1	I			Debtor 2		
informati		Employment status	✓ Emplo	oved			Employed		
	re more than one job, eparate page with		Not E	-	yed		Not Employed		
information employers	n about additional s.	Occupation	Correction	nal CS	SR		_		
	art time, seasonal, or byed work.	Employer's name	Integrity T	rade	Services		_		
·	on may include student	Employer's address	10055 W.		oln Hwy		_		
	naker, if it applies.		Number St	reet			Number Street		
							_		
			Frankfort		Illinois	60423	_		
			City		State	Zip Code	City	State	Zip Code
		How long employed there?	3 months					_	
Part 2: Gi	ve Details About N	nonthly Income							
Estimate m	onthly income as of t	the date you file this form	n. If you have	noth	ing to repo	ort for any line, v	write \$0 in the space. Ir	nclude y	our non-filing
spouse unle	ss you are separated.		-						
, ,	r non-tiling spouse nave , attach a separate she	e more than one employer, et to this form.	combine the	intor		, ,	For Debtor 2 or	ies delo\	v. It you need
					For [Debtor 1	non-filing spouse		
		ary, and commissions (befo , calculate what the monthly		2.		\$1,784.25			
3. Estima	te and list monthly over	rtime pay.		3.		+ \$0.00		_	
4. Calcula	ite gross income. Add li	ne 2 + line 3.		4.		\$1,784.25			

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Debtor		M Middle Neger	Howard		Case numbe	er <i>(if</i>		
	First Name	Middle Name	Last Name		For Debtor 1	For Debtor 2 or non-filing spouse		
Сору	line 4 here		→ 4		\$1,784.25			
	III payroll deduction							
5a. T	ax, Medicare, and	Social Security deductions	5	a.	\$241.06			
5b. N	Mandatory contribu	tions for retirement plans	5	b.	\$0.00			
5c. V	oluntary contributi	ons for retirement plans	5	C.	\$0.00			
5d. F	Required repaymen	ts of retirement fund loans	5	d.	\$0.00			
5e. l ı	nsurance		5	e.	\$0.00			
5f. D	omestic support ob	oligations	5	f.	\$0.00			
5g. l	Jnion dues		5	g.	\$0.00			
5h. C	Other deductions. S	Specify:	5	h. +	\$0.00 +			
6. Add t +5h.	he payroll deduction	ons. Add lines 5a + 5b + 5c + 5d + 5e	+5f + 5g 6	i.	\$241.06			
7. Calcu	ulate total monthly	take-home pay. Subtract line 6 from I	ine 4. 7	· .	\$1,543.19			
8. List a	ıll other income reg	gularly received:						
b	usiness, profession	•						
g		r each property and business showing ry and necessary business expenses, a income.		a.	\$0.00			
8b. I	nterest and dividen	ds	8	b.	\$0.00			
	amily support payn lependent regularly	nents that you, a non-filing spouse, o	or a					
		usal support, child support, maintenand d property settlement.		c.	\$0.00			
8d. l	Jnemployment com	pensation	8	d.	\$0.00			
	ocial Security			e.	\$0.00			
Ir ca u h	nclude cash assistand ash assistance that y	ssistance that you regularly receive ce and the value (if known) of any non- ou receive, such as food stamps (bene tal Nutrition Assistance Program) or	fits	f.	\$711.0 <u>0</u>			
8g. F	Pension or retireme	ent income	8	g.	\$0.00			
8h. C	Other monthly inco	me. Specify:	8	h. +	\$0.00 +			
9. Add a	all other income Ad	d lines 8a + 8b + 8c + 8d + 8e + 8f +8	g + 8h. 9	. [\$711.00			
		me. Add line 7 + line 9. for Debtor 1 and Debtor 2 or non-filing		0.	\$2,254.19	=	=	\$2,254.19
Inclu friend	de contributions fror ds or relatives.	contributions to the expenses that yn an unmarried partner, members of younts already included in lines 2-10 or an	our household	, your d	ependents, your roomi			
Spec	ify:					1	1. +	\$0.00
		last column of line 10 to the amoun Summary of Schedules and Statistical					2.	\$2,254.19
	/ou expect an incre No.	ase or decrease within the year afto	er you file this	s form?				Combined monthly income
	Yes. Explain:							

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		D0	cument Page 42 of 7	1	
Fill in this infor	mation to identif	y your case:			
Debtor 1	Leslie	М	Howard		
	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	=:	A4:1 II A1		An amended filir	na
(Spouse, II IIIIIg)	First Name	Middle Name	Last Name		
	Bankruptcy Court	for the: Northern	District of Illinois (State)		nowing post-petition chapter 13 he following date:
Case number (If known)				MM / DD / YYYY	,
Official	Form 10	<u>16J</u>			
Schedul	e J: Your	Expenses			12/15
information. If (if known). Ans	more space is n wer every quest	eeded, attach another sheet to the ion.	e are filing together, both are equa nis form. On the top of any addition		
Part 1: Des 1. Is this a joi	cribe Your Ho	usehold			
	to line 2				
		e in a separate household?			
	No	·			
	Yes. Debtor 2	must file Official Forms 106J-2, Exp	penses for Separate Household of Del	otor 2.	
2. Do you hav	e dependents?	No			
Do not list Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	4 months	No.
			Child	2 years	✓ Yes. No.
					✓ Yes.
			Child	10 years	No. ✓ Yes.
	penses include f people other	✓ No			_
yourself an dependents	-	Yes			
Part 2: Esti	mate Your On	going Monthly Expenses			
Estimate your	r expenses as of of a date after th	your bankruptcy filing date unles	s you are using this form as a supp supplemental Schedule J, check th		
		h non-cash government assistand Sluded it on Schedule I: Your Incol			Your expenses
	l or home owner or the ground or l		. Include first mortgage payments and	i	\$350.00 4.
-	uded in line 4:				••
	state taxes				4a \$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 M
 Howard
 Case number (if known)

 Last Name
 Middle Name
 Last Name

riist Name	Middle Name Last Name		
			Your expenses
5. Additional mortgage payments for yo	our residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$175.00
6b. Water, sewer, garbage collection		6b.	\$0.00
6c. Telephone, cell phone, Internet, sa	tellite, and cable services	6c.	\$240.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplies		7.	\$750.00
8. Childcare and children's education of	costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning		9.	\$150.00
10. Personal care products and service	es	10.	\$135.00
11. Medical and dental expenses		11.	\$80.00
12. Transportation. Include gas, mainten Do not include car payments	nance, bus or train fare.	12.	\$175.00
13. Entertainment, clubs, recreation, n	ewspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religion	ous donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from	m your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$84.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes deducted	from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments:		10	
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify: diapers, wipes, &	forumula	17c	\$181.00
17d. Other. Specify:		17d	\$0.00
	nance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, You		18.	
19.Other payments you make to suppo	rt others who do not live with you.		
Specify:	and the state of t	19.	\$0.00
20. Other real property expenses not in 20a. Mortgages on other property	cluded in lines 4 or 5 of this form or on Schedule I: Your Income.	200	\$0.00
20b. Real estate taxes.		20a	\$0.00
20c. Property, homeowner's, or renter	s insurance	20b	\$0.00
20d. Maintenance, repair, and upkeep		20c	\$0.00
20e. Homeowner's association or cond		20d	\$0.00
206. Homeowiter 5 association of cont	uominum uuga	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1		M	Howard	Case number (if known)		
	First Name	Middle Name	Last Name			
21. Othe	r. Specify:				21	\$0.00
	ulate your monthly expense	s.				\$2,320.00
22a. /	Add lines 4 through 21.					\$0.00
22b.	Copy line 22 (monthly expens	ses for Debtor 2), if any	, from Official Form 106J-2	!		\$2,320.00
22c. /	Add line 22a and 22b. The res	sult is your monthly exp	enses.		22.	
23.Calcu	ulate your monthly net incor	me.				
23a. (Copy line 12 (your combined i	monthly income) from	Schedule I.		23a	\$2,254.19
23b.	Copy your monthly expenses	from line 22 above.			23b	\$2,320.00
23c. S	Subtract your monthly expens	es from your monthly	ncome.			(\$65.81)
	The result is your monthly net	income.			23c	
For e	ou expect an increase or de example, do you expect to finitigage payment to increase or de No Yes Explain here:	sh paying for your car	loan within the year or do y	ou expect your		

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Fill in this information to identify your case:								
Debtor 1	Leslie	М	Howard					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)					
Case number			(C)					

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t 1: Sign Below							
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
	✓ No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and						
×	/s/ Leslie Howard	*						
	Signature of Debtor 1	Signature of Debtor 2						
	Date 7/20/2017	Date						
	MM/DD/YYYY	MM/DD/YYYY						

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Fill in this info	rmation to identify your c	case:					
Debtor 1	Leslie	М	Howard				
Debtor 2	First Name	Middle N	lame Last Nam	е			
(Spouse, if filing)	First Name	Middle N	lame Last Nam	е			
United States	Bankruptcy Court for the:	Northern	District of Illino (Stat				
Case number (If known)							
Official	Form 107						Check if this is a amended filing
Stateme	ent of Financia	al Affairs f	or Individuals	Filing for	r Bankru	ıptcy	04/16
information. number (if kr	If more space is neede lown). Answer every q	ed, attach a sepa uestion.	arried people are filing arate sheet to this form	. On the top o			
Part 1: Give	e Details About Your	Marital Status	and Where You Lived	Before			
1. What is	your current marital st	atus?					
	arried t married						
2. During	the last 3 years, have yo	ou lived anywhere	other than where you li	ve now?			
✓ No ☐ Ye		ou lived in the last	3 years. Do not include v	where you live r	now.		
De	btor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
				Same as	Debtor 1		Same as Debtor 1
Nu	mber Street		From	Number Stre	et		From
			To				To
Cit	y State	Zip Code		City	State	Zip Code	
		<u> </u>		•	Debtor 1	<u> </u>	Same as Debtor 1
Nu	mber Street		From	Number Stre	et		From
			To				То
Cit	y State	Zip Code		City	State	Zip Code	
	y Clate	Zip Gode		Oity	Oldio	Zip Code	
and territo	<i>pries</i> include Arizona, Califo	ornia, Idaho, Louis	ouse or legal equivalent ana, Nevada, New Mexico Codebtors (Official Form	Puerto Rico, Te			

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Case number (if known)

Howard

First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$2809.57 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$8000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$8037.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and exclusions) and exclusions) estimated LINK \$4,977.00 From January 1 of current year until the date you filed for bankruptcy: estimated LINK \$6,132.00 For last calendar year: (January 1 to December 31, 2016 estimated LINK \$5,400.00 For the calendar year before that: (January 1 to December 31, 2015

Debtor 1 Leslie

М

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Howard Debtor 1 Leslie М __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or

vendors
Other

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Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insider's include your relatives; any general partners; relatives of any general partners; partnerships of which you are an officer, director, person in control, or owner of 20% or more of their voting securities, and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Ves. List all payments to an insider. Dates of payment paid Amount you still owe Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited a insider? Include payments on debts guaranteed or cosigned by an insider. Dates of payment paid Amount you still owe Reason for this payment paid Reason for this payment and that benefited an insider. Dates of Total amount Amount you Reason for this payment payment still owe attended to the payment paid and a still owe attended to the payment and a still owe attended to the payment and a still owe and a still owe and a still owe are all payment and a still owe a	otor 1 Leslie	M	Howa	ard	Case number	(if known)
Insider's include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No	First Name	Middle Name	Last N	Name		
Yes. List all payments to an insider. Dates of payment Dates of p	Insiders include your rel corporations of which y agent, including one for such as child support at	atives; any general partners ou are an officer, director, p r a business you operate as	relatives of any generation in control, o	eneral partners; parti r owner of 20% or	nerships of which y more of their voting	ou are a general partner; securities; and any managing
Dates of payment Dates of payment						
Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Still owe Reason for this payment	Yes. List all payme	ents to an insider.				
Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited a insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Paid Amount you Reason for this payment paid						Reason for this payment
City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited a insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Amount you Reason for this payment	Insider's Name					
Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited a insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Total amount Amount you still owe Reason for this payment	Number Street					
Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited a insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Total amount Amount you still owe Reason for this payment	City S ^t	tate Zip Code				
City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited a insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Paid Amount Amount you still owe	Insider's Name					
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited a insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Paid Amount Amount you still owe	Number Street					
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited a insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Paid Amount you still owe						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited a insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Paid Amount you still owe Reason for this payment	City S ^t	tate Zip Code				
	Include payments on de		der.		-	
Insider's Name	Insider's Name					
Number Street	Number Street					
City State Zip Code	City S	tate Zip Code				
Insider's Name	Insider's Name					
Number Street	Number Street					
City State Zip Code	City S	tate Zin Code				

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Debtor 1 Leslie Howard Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Honda Accord 2008 10/2016 \$0 PELICAN AUTO FINANCE L Creditor's Name Explain what happened 9444 FARNHAM ST STE 200 Number Street Property was repossessed. Property was foreclosed. SAN DIEGO California 92123 Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished.

City

State

Zip Code

Property was attached, seized, or levied.

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Debt	or 1	Leslie First Name	M Middle Name	Howard Last Name	Case number (if known)		
		riist Name	Wildule Name	Last Name			
11.		thin 90 days before you filed fo counts or refuse to make a pa			c or financial institution,	set off any amou	nts from your
	✓	No Yes. Fill in the details.					
	ш	100. Till ill tilo dottallo.		Describe the action the cr	raditar taak	Date action	Amount
				Describe the action the cr	editor took	was taken	Amount
		Creditor's Name					
		Number Street					
				Last 4 digits of account num	nber: XXXX-		
		City State	Zip Code				
12.		hin 1 year before you filed for pointed receiver, a custodian,		of your property in the pos	session of an assignee fo	or the benefit of c	reditors, a court-
		No					
		Yes					
Part	5:	List Certain Gifts and Con	tributions				
13.	Wi	thin 2 years before you filed fo	or bankruptev, did ve	ou give any gifts with a total	value of more than \$600	per person?	
	√	7 M		,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
	Ě	Yes. Fill in the details for eac	ch gift.				
		Gifts with a total value of mo per person	ore than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave the	e Gift				
		Normalia are Charact					
		Number Street					
		City State Person's relationship to you	Zip Code				
		——————————————————————————————————————					
		Person to Whom You Gave the	e Gift				
		Number Street					
		City State	Zip Code				
		Person's relationship to you					

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	Leslie	M	Howard	Case number (if know	n)	
	First Name	Middle Name	Last Name	<u> </u>		
l. Wit	hin 2 years before you filed	d for bankruptcy, did	you give any gifts or contribution	s with a total value o	f more than \$600	to any charity?
~	No					
H	Yes. Fill in the details for e	ach aift or contributi	on			
ш	res. I iii ii i tile details for e	acii giil oi coi ii ibuii	OH.			
	Gifts or contributions to		Describe what you contribute	ed	Date you	Value
	that total more than \$600	0			contributed	
	Charity's Name		-			
			-			
	Number Street		-			
	City State	Zip Code	-			
	•	•				
rt 6:	List Certain Losses					
. Wit	hin 1 year before you filed	for bankruptcy or sir	nce you filed for bankruptcy, did y	ou lose anything bec	ause of theft, fire,	other disaster, or
gan	nbling?					
✓	No					
Ш	Yes. Fill in the details.					
	Describe the property you	u lost and	Describe any insurance cove		Date of your	Value of property
	how the loss occurred		Include the amount that insurar		loss	lost
			pending insurance claims on lin A/B: Property.	e 33 of <i>Schedule</i>		
			A.B. Floperty.			
					<u> </u>	
	List Certain Payments	au Tuanafaua				
abo	out seeking bankruptcy or p	preparing a bankrup	you or anyone else acting on your tcy petition? or credit counseling agencies for servi			anyone you consulted
abo	out seeking bankruptcy or p	preparing a bankrup	tcy petition?			anyone you consulted
abo	out seeking bankruptcy or pude any attorneys, bankrupto	preparing a bankrup	tcy petition?			anyone you consulted
abo	out seeking bankruptcy or pude any attorneys, bankruptch No	preparing a bankrup	tcy petition? or credit counseling agencies for servi	ces required in your ba	nkruptcy.	
abo	out seeking bankruptcy or pude any attorneys, bankruptch No	preparing a bankrup	tcy petition?	ces required in your ba	nkruptcy. Date payment	Amount of
abo	out seeking bankruptcy or pude any attorneys, bankruptch No	preparing a bankrup	tcy petition? or credit counseling agencies for servi Description and value of any p	ces required in your ba	nkruptcy.	
abo	out seeking bankruptcy or pude any attorneys, bankrupton No Yes. Fill in the details.	preparing a bankrup	tcy petition? or credit counseling agencies for servi Description and value of any parameters.	ces required in your ba	Date payment or transfer	Amount of payment
abo	out seeking bankruptcy or pude any attorneys, bankrupton No Yes. Fill in the details. Semrad Law Firm	preparing a bankrup	tcy petition? or credit counseling agencies for servi Description and value of any p	ces required in your ba	Date payment or transfer was made	Amount of
abo	out seeking bankruptcy or pude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	preparing a bankrup	tcy petition? or credit counseling agencies for servi Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
abo	out seeking bankruptcy or pude any attorneys, bankrupton No Yes. Fill in the details. Semrad Law Firm	preparing a bankrup	tcy petition? or credit counseling agencies for servi Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
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abo	out seeking bankruptcy or pude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	preparing a bankrup cy petition preparers, o	tcy petition? or credit counseling agencies for servi Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
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abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address	preparing a bankrup cy petition preparers, o	tcy petition? or credit counseling agencies for servi Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
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abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address None	preparing a bankrup cy petition preparers, o 60603 Zip Code	tcy petition? or credit counseling agencies for servi Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
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abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address None Person Who Mas Paid Number Street	preparing a bankrup by petition preparers, of 60603 Zip Code	tcy petition? or credit counseling agencies for servi Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment

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Leslie	М	Howard	Case r	number <i>(if known)</i>			
First Name	Middle Name	Last Name					
p you deal with your credit	ors or to make paym	ents to your creditors?	our behalf p	pay or transfer	any property to a	anyone	who promised to
No Yes. Fill in the details.							
		Description and value of a transferred	ny propert	У	Date payment or transfer was made	Amou	unt of payment
Person Who Was Paid		-					
Number Street							
City State	Zip Code						
e ordinary course of your bu lude both outright transfers a d transfers that you have alrea No	siness or financial a nd transfers made as s	ffairs? security (such as the granting of	_				
Yes. Fill in the details.		Description and value of patransferred	roperty			oaid	Date transfer was made
Person Who Received Trans	sfer						
Number Street							
City State Person's relationship to you	Zip Code I						
Person Who Received Trans	sfer						
Number Street							
City State Person's relationship to you	Zip Code						
neficiary?		d you transfer any property to	a self-settle	ed trust or simi	lar device of wh	ich you	are a
No Yes. Fill in the details.							
		Description and value of	the proper	ty transferred			Date transfer was made
Name of trust							
	thin 1 year before you filed by you deal with your credit not include any payment or to live year. Fill in the details. Person Who Was Paid Number Street City State than 2 years before you filed by your builded both outright transfers and transfers that you have alread transf	thin 1 year before you filed for bankruptcy, did y pyou deal with your creditors or to make paym not include any payment or transfer that you listed No Yes. Fill in the details. Person Who Was Paid Number Street City State Zip Code thin 2 years before you filed for bankruptcy, did to ordinary course of your business or financial a did transfers that you have already listed on this stater. No Yes. Fill in the details. Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you thin 10 years before you filed for bankruptcy, dineficiary? The see are often called asset-protection devices.) No Yes. Fill in the details.	First Name	thin 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf in 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf in 1 you creditors? No Yes. Fill in the details. Description and value of any propert transferred Person Who Was Paid Number Street City State Zip Code thin 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any ordinary course of your business or financial affairs? Lith any ordinary course of your business or financial affairs? Ves. Fill in the details. Description and value of any propert transfers that you have already listed on this statement. No Yes. Fill in the details. Description and value of property transfers that you have already listed on this statement. Description and value of property transferred Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you filed for bankruptcy, did you transfer any property to a self-settlenticiary? ese are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the proper	First Name Last Name Last Name L	First Name Mode have Last Name L	First Name Middle Name Last Hame Init 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone p you deal with your creditors or to make payments to your creditors? No Yes. Fill in the details. Description and value of any property transfer was made Description and value of any property transfer was made Description and value of any property transfer any property transfer was made Description and value of any property transfer any property to anyone, other than proper ordinary ourser of your business or financial affairs? Lude both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do it transfers that you have already listed on this statement. No Yes. Fill in the details. Description and value of property Person Who Received Transfer Number Street Description and value of property Person Who Received Transfer Number Street Description and value of property to a self-settled trust or similar device of which you reficiancy? see are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred Description and value of the property transferred

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Debtor 1 Leslie М Howard _ Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Howard Debtor 1 Leslie _ Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debte		Leslie		M	Н	oward	Cas	e number <i>(ii</i>	fknown)		
		First Name		Middle Name	Lá	ast Name					
26.	Hav	e you been a part	y in any judio	cial or administ	rative proce	eeding under	any environmen	ital law? In	clude settler	ments and ord	ers.
		No Yes. Fill in the def	tails.								
					Court or ag	jency		Nature	of the case		Status of the case
		Case title									Pending
					Court Name						On appeal
		Case number			NumberStre						Concluded
		O D - 4 - 11 - A1			City	State	Zip Code				
Part		Give Details Al				-					
27.	With	nin 4 years before			-		-	_		o any busines:	s?
					-		r activity, either f artnership (LLP)	uli-time or p	oart-time		
		A partner in	a partnership)							
		_		anaging execution of the voting or	-		ooration				
	V	No. None of the a		_			9 0 , 0 , 0				
		Yes. Check all the				ow for each b	ousiness.				
					Desc	ribe the nati	ure of the busine	ss			number Do not number or ITIN.
		Business Name							EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Name	e of account	ant or bookkeep	er	From	То	
					Desc	ribe the natu	ure of the busine	ss			number Do not
		Business Name							EIN:	cial Security i	umber or ITIN.
									Dotos busi	ness existed	
		Number Street			Name	e of account	ant or bookkeep	er	Dates busi	ness existed	
		City	State	Zip Code					From	To	
					Desc	ribe the nati	ure of the busine	SS			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			Name	a of account	ant or bookkeen	er	Dates busi	ness existed	
		City	State	Zip Code		e oi account	ant or bookkeep	GI	From	То	

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Deb	tor 1 Leslie	N	И	Howard	Case number (if known)
	First Name	N	Middle Name	Last Name	
28.	Within 2 years beforeditors, or other	-	ankruptcy, did y	ou give a financial statemo	ent to anyone about your business? Include all financial institutions,
	Yes. Fill in the	details below.			
	_			Date issued	
	Name			MM/DD/YYYY	
	Name			WIW, 55, 1111	
	Number Stre	eet		_	
				<u>_</u>	
	City	State	Zip Code		
Part	t 12: Sign Below				
1	true and correct. Ι ι	understand that n can result in fines	naking a false sta	tement, concealing prope	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/s/ Leslie Howard nature of Debtor 1			Signature of Debtor 2
	Sig	mature of Debtor 1			Date
	Da	te 7/20/2017			Date
l I	Did you attach addi No Yes	tional pages to Y	our Statement of	Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
ı	Did you pay or agree	e to pay someone	who is not an at	torney to help you fill out	bankruptcy forms?
	✓ No				
	Yes. Name of pe	erson			Attach the Bankruptcy Petition Preparer's Notice,

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Fill in this information to identify your case:					
Debtor 1	Leslie	М	Howard		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number			(State)		
(If known)					

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral Did you claim the property What do you intend to do with the property that secures a debt? as exempt on Schedule C? Surrender the property. Creditor's name: Retain the property and redeem it. Yes Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: Creditor's Surrender the property. No. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]: No. Surrender the property. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

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Debtor	Leslie	М	Howard	Case number (if	. <u> </u>
1	First Name	Middle Name	Last Name	known)	
Part 2:	List Your Unexpired Person	onal Property Leases			
informa		ate leases. Unexpired le	ases are leases that	are still in effect; the lease	eases (Official Form 106G), fill in the period has not yet ended. You may
Des	scribe your unexpired personal	property leases		Wi	Il the lease be assumed?
Les	sor's name:				No Yes
	cription of leased perty:				
Les	sor's name:				No Yes
	cription of leased perty:				
Les	sor's name:				No Yes
	cription of leased perty:				
Les	sor's name:				No Yes
	cription of leased perty:				
Les	sor's name:				No Yes
	cription of leased perty:				
Les	sor's name:				No Yes
	cription of leased perty:				
Les	sor's name:				No Yes
	cription of leased perty:			_	•
Part 3:	Sign Below				
	er penalty of perjury, I declare t erty that is subject to an unexp		intention about any	property of my estate that s	secures a debt and any personal
	/s/ Leslie Howard		×		
Si	gnature of Debtor 1		Sig	nature of Debtor 2	
Da	ate 7/20/2017 MM/DD/YYYY		Da	te MM/DD/YYYY	

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Dist	rict of Illinois	
In re	Leslie M Howard		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 7
	DISCLOSURE OF	COMPENSATION	ON OF ATTORNEY	FOR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and I compensation paid to me within one rendered or to be rendered on behalf	year before the filing of th	e petition in bankruptcy, or agree	ed to be paid to me, for services
	For legal services, I have agreed to a	ccept		\$1,100.00
	Prior to the filing of this statement I	have received		\$0.00
	Balance Due			\$1,100.00
2	. The source of the compensation paid	d to me was:		
	✓ Debtor	Other (specif	·y)	
3	. The source of the compensation paid	d to me is:		
	✓ Debtor	Other (specif	·y)	
4	I have not agreed to share the abmembers and associates of my I		ion with any other person unless	they are
		w firm. A copy of the agree	with a other person or persons w ment, together with a list of the n	
5	In return for the above-disclosed fee a. Analysis of the debtor's finar bankruptcy;	-	gal service for all aspects of the bing advice to the debtor in determine	• •
	b. Preparation and filing of any	petition, schedules, staten	nents of affairs and plan which m	ay be required;
	c. Representation of the debtor	at the meeting of creditors	s and confirmation hearing, and a	any adjourned hearings thereof;
6	. By agreement with the debtor(s), the	above-disclosed fee does	not include the following service	s:
		CERTIF	ICATION	
	I certify that the foregoing is a comple tor(s) in this bankruptcy proceedings.	te statement of any agreen	nent or arrangement for payment	to me for representation of the
	7/20/2017		/s/ Mary E.R. Walters	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

CONTRACT FOR LEGALISER FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1100.00

attorney fees plus any necessary post-petition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.

Adding additional bills \$31.00

Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments;

or

2. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

10

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 07/20/2017

Client A A

Attorne

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Howard, Leslie M	Case No.		
Debtor(s)		Case No.		
		Chapter.	Chapter7	
	VERIFICATION	ON OF CREDITOR MA	TRIX	
Th knowledge	ne above named Debtors hereby verify that the.	ne attached list of creditors is t	true and correct to the best of their	
Date:	7/20/2017	/s/ Howard, Let Howard, Leslie Signature of De	M	

AFNI, INC. PO Box 3517 Bloomington, IL, 61702

DEPT OF ED/NAVIENT PO BOX 9635 WILKES BARRE, PA, 18773

ARMOR SYSTEMS CO 1700 KIEFER DR STE 1 ZION, IL, 60099

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

ATG CREDIT 1700 W CORTLAND ST STE 2 CHICAGO, IL, 60622

PHOENIX FINANCIAL SERV 8902 OTIS AVE STE 103A INDIANAPOLIS, IN, 46216

MCCARTHY BURGESS & WOL 26000 Cannon Rd Bedford, OH, 44146

PELICAN AUTO FINANCE L 9444 FARNHAM ST STE 200 SAN DIEGO, CA, 92123

NAVIENT SOLUTIONS INC c/o Melissa Yateshin PO Box 9430 Wilkes Barre, PA, 18773

ONEUNITED BK 3683 Crenshaw Blvd Los Angeles, CA, 90016

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FIFTH THIRD BANK PO Box 9013 Addison, TX, 75001

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

Arnold Scott Harris 111 W. Jackson # 600 Chicago, IL, 60604

Kishhealth Physician Group PO Box 3395 Hinsdale, IL, 60522

National Bank & Trust of Sycamore 230 W State Street Sycamore, IL, 60178

TCF 1405 XENIUM LN N STE 180 Minneapolis, MN, 55441

Guaranty Bank 4000 W Brown Deer Rd Milwaukee, WI, 53209

Aurora Radiology Consultants 520 E 22nd St Lombard, IL, 60148

Edward Health Ventures 26185 Network Place Chicago, IL, 60673

Diversified Consultants, Inc. PO Box 1391 Southgate, MI, 48195

Comcast p.o. box 196 Newark, NJ, 07101

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DELTA MANAGEMENT ASSOC Po Box 9191 Chelsea, MA, 02150

AFNI 1310 Martin Luther King Dr Bloomington, IL, 61701

Car Outlet 2734 N. Cicero Ave Chicago, IL, 60639

Ultimo Precio 2622 N Cicero Ave Chicago, IL, 60639

Peoples Gas PO BOX 2968 Milwaukee, WI, 53201

ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park, IL, 60181

TMobile P.O. Box 742596 Cincinnati, OH, 45274

Kishwaukee College 21193 Malta Rd Malta, IL, 60150

Illinois Tollway PO Box 5544 Chicago, IL, 60680

Kishwaukee Hospital 1 Kish Hospital Dr Dekalb, IL, 60115

Americash - Bankruptcy 880 Lee Street Suite 302 Des Plaines, IL, 60016 American Musical Supply 130 Lake Ave N Spicer, MN, 56288

Maple Leaf Apartments 729 Red Oak Lane University Park, IL, 60484 Case 17-21645 Doc 1 Filed 07/20/17 Entered 07/20/17 15:00:12 Desc Main Document Page 72 of 77

First Name	M Middle Name	Howard	Case number (#known)	
	estions for Reporting Purpose	Last Name		
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individua ☐ No. Go to line 16b. ☐ Yes. Go to line 17. 16b. Are your debts primarily money for a business or ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you	y consumer debts? Cal primarily for a person y business debts? Business debts?	nal, family, or househo Isiness debts are debts In the operation of the b	old purpose." that you incurred to obtain ousiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No.	er 7. Do vou estimate tha	it after any exempt prope o distribute to unsecured	erty is excluded and administrative creditors?
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,00 5,001-10,0 10,001-25	. 000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$10,000,00 \$50,000,00	1-\$10 million 01-\$50 million 01-\$100 million 001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	□ \$0-\$50,000 ☑ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$10,000,00 \$50,000,00	1-\$10 million 01-\$50 million 01-\$100 million 001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	If I have chosen to file under Chof title 11, United States Code. under Chapter 7. If no attorney represents me an out this document, I have obtain I request relief in accordance will understand making a false state.	hapter 7, I am aware the I understand the relied of I did not pay or agreeined and read the notifith the chapter of title tement, concealing prease can result in finest	nat I may proceed, if eligif available under each of et o pay someone who ce required by 11 U.S.0 11, United States Cod roperty, or obtaining mas up to \$250,000, or im	le, specified in this petition. oney or property by fraud in nprisonment for up to 20 years, or
	MM / DD	7 7777	Executed on .	MM / DD / XXXX

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		D00	cument Page /	3 01 77	
Fill in this infor	mation to identify your c	ase:		· ·	
Debtor 1	Leslie	M	Howard		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name	—	
United States E	Bankruptcy Court for the:	Northern	_ District of Illinois		
Case number (If known)			(State)		
Official	Form 106De	C			Check if this is an amended filing
Declarat	ion About an	_ Individual Deb	tor's Schedules	3	12/15
if two married	people are filing togeth	er, both are equally respo	ensible for supplying correc	t information.	
	his form whenever you f erty by fraud in connecti 1341, 1519, and 3571.	le bankruptcy schedules on with a bankruptcy cas	or amended schedules. Ma se can result in fines up to	aking a false statement, concealing \$250,000, or imprisonment for up to	property, or obtaining 20 years, or both. 18
Part 1: Sign	Below	Va tracanaearos			
Did you p	ay or agree to pay some	one who is NOT an attorr	ney to help you fill out bank	(ruotev forms?	ndeklusuuususeesinen luhunussaassurjistinsaansaansaansa erenneli.
√ No			, , ,		
Yes. I	Name of person		Attach Bankruptcy F Signature (Official Fo	Petition Preparer's Notice, Declaration, al orm 119).	nd
					October 1997
Under per that they	Are true and correct.	that I have read the sun	nmary and schedules filed v	with this declaration and	TO THE PARTY OF TH

Signature of Debtor 2

MM/DD/YYYY

Signature of Debtor 1

Date 7/20/2017 MM/DD/YYYY

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Debtor 1		M	Howard	Coop pumbar ou
y	First Name	Middle Name	Last Name	Case number (if known)
28. Wi	No	or bankruptcy, did y	/ou give a financial statemo	ent to anyone about your business? Include all financial institutions,
	Yes. Fill in the details below.			
			Date issued	
	Name		MM/DD/YYYY	
	Number Street		_	
	City State	Zîp Code		
	_	Lip code		
Part 12:	Sign Below			
true a bar	and correct. I understand that akruptcy case can result in fir	rd Lowe	al Affairs and any attachm atement, concealing prope or imprisonment for up to	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Oignature of Depto	((0	Signature of Debtor 2
	Date 7/20/2017			Date
Did yo	ou attach additional pages to No Yes ou pay or agree to pay someo			luals Filing for Bankruptcy (Official Form 107)? ankruptcy forms?
	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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1 First Name	M	Howard	Case number (#
···otricine	Middle Name	Last Name	known)
Part 2: List Your Unexpire	d Personal Property Leas	ses	
For any unexpired personal prinformation below. Do not list	roperty lease that you listed i	n Schedule G: Executory	Contracts and Unexpired Leases (Official Form 106G), fill in the
assume an unexpired persona	I property lease if the trustee	e does not assume it. 11 l	Contracts and Unexpired Leases (Official Form 106G), fill in the ire still in effect; the lease period has not yet ended. You may J.S.C. § 365(p)(2).
Describe your unexpired	personal property leases		Will the lease be assumed?
Lessor's name:			No No
Description of leased property:		erender vierte er	Yes
Lessor's name:	MAN, MICHIEL STEIN MAN MAN MAN STEIN MAN MAN MAN MAN MAN MAN MAN MAN MAN MA	erreter (1944) de la lace esta esta esta esta esta esta esta est	No
Description of leased property:			Yes
Lessor's name:			□ No □ Yes
Description of leased property:		and the state of 	
Lessor's name:	and the state of t	n 1900 (1909). A hall mar her see see see see see see see see see s	□ No □ Yes
Description of leased property:		atomora est promonimo de construir de constr	Yes .
Lessor's name:		telletter mer i jegg a til till skels skels i samornaggi asstill handra menner saggi a tillskel skelssesses	□ No □ Yes
Description of leased property:			
Lessor's name:		And the Annual Control of the Contro	□ No □ Yes
Description of leased property:	The state of the s	(1986) - 1986 - 1986 - 1986 - 1986 - 1986 - 1986 - 1986 - 1986 - 1986 - 1986 - 1986 - 1986 - 1986 - 1986 - 198	
Lessor's name:	erandelischen im den gegen gebeuren zu eine gegen der den der eine gegen der der den gegen der den eine gegen	alleddiod for her meren ei ei Elledd Simil in Swef ei eilit ei gif ei eilit felloe o'r reg i Yn 1815 Hillion s	□ No □ Yes
Description of leased property:	The state of the s	errenden der eine der der ein	T 162
Part 3: Sign Below	t kaasagan mengan katala dan sepenjang terlah kaanan kapan perbahan kanangan pengalah sebahan pengalah.	telkantinestätivi kääkistasin konstrussi Heritriksikaiksiksiksiksiksiksiksiksiksiksiksiksiksi	HARI DESIGNATURAN DENGANDAN PARAMETER PERMUSAN PE PERMUSAN PERMUSAN PERMUSA
Under penalty of perjury, I do property that is subject to a	eclare that I have indicated n	ny intention about any pr	operty of my estate that secures a debt and any personal
/s/ Leslie Howard	stellown	X Signer	ture of Debtor 2
Date 7/20/2017 MM/DD/YYYY		Date	MM/DDAYYY

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Howard, Leslie M					
	Debtor(s)	Case No	Case No			
		Chapter.	Chapter7			
	VERIFICA	TION OF CREDITOR MAT	RIX			
Th knowledge	ne above named Debtors hereby verify the	nat the attached list of creditors is tru	e and correct to the best of their			
Date:	7/20/2017	/s/ Howard, Leslie Howard, Leslie M Signature of Debte	of a forest			

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Debtor 1 Leslie First Name	M Middle Name	Howard Last Name	Case number (if known)		
		Last Name	Column A Debtor 1	Column B Debtor 2 or non-filing spouse	
8. Unemployment compensation on the enter the amount if you under the Social Security Act.	u contend that the amount re	eceived was a benefit	\$0.00		
For your spouse		\$0.00 \$0.00			
Pension or retirement inco benefit under the Social Secu	me. Do not include any amou	int received that was a	\$0.00		
10.Income from all other sou amount. Do not include any l payments received as a victim international or domestic tend page and put the total below.	Denefits received under the So of a war crime, a crime again rism. If necessary, list other s	cial Security Act or			
Other Government Assistance	<u> </u>		\$711.00		
Total amounts from separate	pages, if any.		+\$0.00	+	7
11. Calculate your total curre each	ent monthly income. Add line	es 2 through 10 for	\$ <u>994.28</u> +		\$994.28
column. Then add the total	for Column A to the total for	Column B.			
					Total current monthly income
	r the Means Test Applie				
12. Calculate your current mo 12a. Copy your total current r	nthly income for the year, F monthly income from line 11.	ollow these steps:	Conviling	44 6	
	ber of months in a year).	e faifal af afair ar	Copy line	11 here →	\$994.28
12b. The result is your annua		rm.		12b.	X 12 \$11,931.36
13 Calculate the median famil	v income that applies to	F-II II I			411,001.00
	an remaining of	u. Follow these steps:			
Fill in the state in which you li	F	4			
Fill in the number of people in					
Fill in the median family incon household.		Water Printed Michael Colonia (State Colonia) and printed and prin	aran in ang ang disempang ing panggan ang ang ang ang ang ang ang ang a	13.	<u>\$91,216.00</u>
To find a list of applicable medinstructions for this form. This 14. How do the lines compare:	s list may also be available at t	ine using the link specifie he bankruptcy clerk's off	ed in the separate ice.		<u> </u>
14a. Line 12b is less that Go to Part 3.	or equal to line 13. On the t	op of page 1, check box	1, There is no presumption of abu	ise.	
14b. Line 12b is more th Go to Part 3 and fill	an line 13. On the top of pagoout Form 122A-2.	e 1, check box 2, The pr	esumption of abuse is determined	by Form 122A-2.	
Part 3: Sign Below					
By signing here, I declare un	der penalty of perjury that the	information on this state	ement and in any attachments is tr	ue and correct.	
	<i>/</i>) .	\cap			
/s/ Leslie Howard Signature of Debtor 1	Lesle It- /	ower ×	Signature of Debtor 2		_
Date 7/20/2017 MM/DD/YYYY			Date 7/20/2017 MM/DD/YYYY		
If you checked line 14a, do If you checked line 14b, fil	NOT fill out or file Form 122 out Form 122A-2 and file it v	A-2.			